

April 30, 2014

MEMO TO: Michigan House of Representatives Appropriations Committee

FROM: Nicolas K. Fletcher, M.D. Candidate
Michigan State University College of Human Medicine
Michigan State Medical Society Medical Student Section, Chair

RE: Senate Bill 648

On behalf of over 1,200 medical students of the Michigan State Medical Society Medical Student Section, I wish to express our strong support for Senate Bill 648. By expanding the Essential Health Provider Program, Senate Bill 648 will offer a greater incentive for medical school graduates to train in the field of primary care. We would like to thank Chairman Haveman for the opportunity to provide testimony on this incredibly important issue that works toward lowering student debt and increasing primary care physicians in rural and underserved areas in the state of Michigan.

Currently, only one in five medical students comes from one of these underserved areas; additionally, undergraduate students from these areas cite the increasing cost of attendance as a major obstacle in choosing to pursue a career in medicine. Senate Bill 648 has the potential to increase the number of students from underserved areas attending and completing medical school by providing financial support to decrease the cost of attendance. In addition, this Bill would encourage students to return to their community of origin, supplying underserved areas with providers who are educated, interested, and invested in improving the health of their communities.

As medical students, we also understand the looming primary care physician shortage, especially with the recent passage of the Michigan Medicaid expansion under the Affordable Care Act and the aging "Baby Boomer" population. However, we are encouraged by the creation of new medical schools like Western Michigan University School of Medicine and Central Michigan University College of Medicine, as well as existing Michigan Medical schools' efforts to expand their class size. As a result, medical student enrollment has seen a steady growth, according to data released by the Association of American Medical Colleges. This increase in capacity will enable more students from underserved areas the opportunity to be trained in primary care.

One emerging concern is the diminishing cost-benefit ratio for medical training in the area of primary care. Medical students are often faced with the difficult reality of high costs of attendance and loan debt, upwards of \$200,000 in most cases. Graduates pursuing primary care with higher debt levels will rely on additional strategies to support repayment such as extended repayment terms and use of federal/state loan forgiveness/repayment program, such as Senate Bill 648. Growing debt burden is pushing medical graduates away from high-need, low-pay primary care specialties in underserved areas.

In sum, debt burden equals powerful financial obstacles to training an adequate and representative physician workforce for our patients; solutions like Senate Bill 648 provide direct incentive for medical students to pursue the field of primary care medicine, particularly in areas that are underserved. The medical students of the Michigan State Medical Society Medical Student Section would appreciate your support on Senate Bill 648.